

REMARKS

SPECIAL STATUS

This application has been pending since August 10, 1999. Accordingly, it is entitled to "special" status under MPEP 708.01(I). Applicant therefore looks forward to expedited examination of this application.

In response to the Final Office Action of February 6, 2007, Applicant provides new claims to more particularly point and distinctly claim what Applicant regards as the invention.

Applicant's disclosure

Almost eight years ago, when this application was filed, many financial institutions allowed customers to view account information on-line. These customers also had access to certain applications, with the particular applications being dependent on the nature of the customer's account.

For security, customers would have to provide a password before seeing their account information and before being able to access the applications associated with their account.

In some cases, customers would have questions about what they were seeing, and about the applications that they were using. These customers would call customer-service representatives. In the course of such calls, customers would often describe what they were seeing on their screens. This posed considerable difficulties for the customer-service representatives, who could not actually see whatever the customer was describing.

One solution to this problem would have been to simply have the customer give the customer-service representative his password. The customer-service representative could then log-on as the customer and see exactly what the customer was seeing.

As simple as the foregoing solution would have been, many customers would have felt uncomfortable providing their password to a customer-service representative. This discomfort

would have been well-founded. After all, once a customer-service representative had logged-on as the customer and provided the customer's password, he was, for all practical purposes, the same as the customer.

Applicant sought to provide a way for a customer-service representative to only "pretend" to be the customer, without actually "being" the customer. This would allow the customer-service representative to experience whatever the customer was experiencing, but without actually having to know the customer's password. This would, in turn, allow the customer-service representative to more easily assist the on-line customer.

Rich¹ and Nielsen²

It is apparent from the foregoing description that the subject matter of the disclosure is completely different from *Rich* and *Nielsen*.

In *Rich*, a web server 12 allows a client 10 to access files in a distributed file system 50. These files might be stored on locations other than the web server 12.

As best understood from the Examiner's remarks in the Final Office Action, the Examiner would view *Rich*'s web server 12 as somehow "pretending" to be the client 10. Thus, the Examiner would view *Rich*'s web server 12 as being claim 1's "pretender" and *Rich*'s client 10 as being claim 1's "particular party."

However, *Rich* fails to teach the limitation of

"receiving, through a first web page...pretender identification information."

If the server 12 were regarded as a "pretender," then the "pretender information" would have to be information about the server 12. Thus, in order to teach the above "receiving" step, *Rich*'s server 12 would have to provide information about itself to some other entity. In addition, *Rich*'s server 12 would have to go about providing this information in a particular way, namely "through a first web page."

¹ *Rich*, et al., U.S. Patent No. 5,918,228.

² *Nielsen*, U.S. Patent No. 6,006,333.

Not surprisingly, *Rich* fails to show anything even remotely like this. A web page, after all, is a human-readable user-interface designed to make it easy for a computer to collect information from a human being. In *Rich*, the "pretender" would not be a human being at all, it would be the server 12. There would be no point in having one computer collect information from *Rich*'s server 12, using a web page. Hence, there would be no reason for the *Rich* system to ever be "receiving, through a first web page...pretender identification information."

Nielsen teaches a system that uses a master password to decrypt another password. Accordingly, *Nielsen* fails to remedy this deficiency in the teaching of *Rich*.

Rich also fails to teach the claim limitation of

"using the pretender identification information to identify a set of applications available to the pretender."

As discussed above, *Rich*'s server 12 (which the Examiner views as the pretender) fails to provide information about itself. In addition, there is nothing in *Rich* to correspond to the "set of applications." *Rich* teaches providing a client with access to files on a distributed file system. Nothing in *Rich* refers to sets of applications that are available to the server 12.

Rich also fails to teach or suggest the limitation of causing generation of

"a third web page that displays, to the pretender [the server 12], a view and information that is substantially similar to a view and information of a web page that would be displayed to the particular party [the client 10] were the particular party [the client 10] to access the account through a selected application."

In fact, the foregoing limitation would make no sense in the context of *Rich* because the alleged "pretender" would not even be a human being. There would be no point "displaying" anything to *Rich*'s server because *Rich*'s server lacks eyes with which to see whatever it is one might display.

Summary

Now pending in this application are claims 83-109, of which 83, 92, and 101 are independent. No additional fees are believed to be due in connection with this submission.

Applicant : Erin Drakeley O'Brien et al.
Serial No. : 09/371,687
Filed : August 10, 1999
Page : 13 of 13

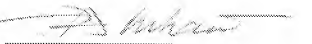
Attorney's Docket No. : 08575-048001 / Pretzander

However, to the extent fees are due, or if a refund is forthcoming, please adjust our deposit account 06-1050, referencing Attorney Docket No. 08575-048001.

Respectfully submitted,

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